

Information to identify the case:

Debtor 1	<u>Danae L Shildt</u>	Social Security number or ITIN	xxx-xx-1491
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20844-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danae L Shildt
aka Danae Dahlstrom

6/12/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danae L Shildt
Debtor

Case No. 20-20844-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db	+ Danae L Shildt, 842 Vickroy Ave, Johnstown, PA 15905-4027
r	+ Jane York, Coldwell Banker Real Estate, 1630 Washington Road, Pittsburgh, PA 15241-1217
15211759	+ Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15358407	+ Carl Dahlstrom, c/o Eric J. Randolph, Esquire, 1870A Homeville Road, PO Box 335, West Mifflin, PA 15122-0335
15211766	+ Municipality Of Bethel Park, C/O Jordan Tax, 7100 bAPTIST rOAD, Bethel Park, PA 15102-3908
15224281	+ Point Park, 201 Wood St, Pittsburgh, PA 15222-1984
15211767	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15235118	+ Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jun 13 2025 00:06:00	Municipality of Bethel Park, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 13 2025 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15211760	+ EDI: CITICORP	Jun 13 2025 03:59:00	Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
15229841	EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15211761	+ EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15229696	Email/PDF: bncnotices@becket-lee.com	Jun 13 2025 00:30:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15211762	+ EDI: WFNNB.COM	Jun 13 2025 03:59:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15241395	EDI: Q3G.COM	Jun 13 2025 03:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15211763	+ Email/Text: dmcco.vbaspl@va.gov		

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		Jun 13 2025 00:06:00	Dept Of Veterans Affai, Pob 11930, St Paul, MN 55111-0930
15230792	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15211764	+ EDI: JPMORGANCHASE	Jun 13 2025 03:59:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15211765	+ EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15257073	+ Email/Text: ebnjts@grblaw.com	Jun 13 2025 00:06:00	Municipality of Bethel Park, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15224280	+ Email/Text: ebnpeoples@grblaw.com	Jun 13 2025 00:06:00	Peoples Gas, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15238761	EDI: Q3G.COM	Jun 13 2025 03:59:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15211768	Email/Text: amieg@stcol.com	Jun 13 2025 00:06:00	State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716
15211769	+ Email/Text: bankruptcydepartment@tsico.com	Jun 13 2025 00:06:00	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618
15236410	Email/Text: BNCnotices@dcmsservices.com	Jun 13 2025 00:06:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15236406	Email/Text: BNCnotices@dcmsservices.com	Jun 13 2025 00:06:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15229515	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 13 2025 00:41:49	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15211770	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 13 2025 00:18:39	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15224272	*+	Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15224273	*+	Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
15224274	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15224275	*+	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15224276	*+	Dept Of Veterans Affai, Pob 11930, St Paul, MN 55111-0930
15224277	*+	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15224278	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15224279	*+	Municipality Of Bethel Park, C/O Jordan Tax, 7100 bAPTIST rOAD, Bethel Park, PA 15102-3908
15224282	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15224283	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court., State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716
15224284	*+	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618
15224285	*+	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 2 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com
Kenneth P. Seitz	on behalf of Debtor Danae L Shildt thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8